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## A PENSION FUND FOR COLLEGE PROFESSORS.

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THE foundation of a pension fund for teachers in American colleges, which Mr. Carnegie has laid, illustrates at once the individualism which has, up to the present time, characterized American life, and also the socializing tendency which is becoming potent. This foundation is the act of an individual standing quite alone in human history in his determination to use a part of what he calls his "surplus wealth" for human betterment. The foundation also represents a service done for individuals by an association of the community, which these individuals have been accustomed to think they should do for themselves. It is, therefore, at once individualistic and also communistic, in a proper use of the good, but much-abused, word.

When the gentlemen, who, as Trustees, are to administer this great foundation of ten million dollars, turn at their first meeting, the 15th of November, for help to the accumulated experience arising from the administration of relief funds, they will not be able to find aid of serious value. Such lack, however, will not, it may be well believed, cause them embarrassment. Americans still are fond of trying social experiments, as they have liked to strike our democratic constitutions and bills of right for themselves, untouched by the successes or failures of other nations.

Should the gentlemen who constitute the Trustees of the Carnegie Foundation seek for light from the sources whence has come the inspiration of American scholarship for the century, they would find a somewhat complex system of pensions, not only for professors of the universities, but also for professors' widows and children. The paternalism of Germany is nowhere more

manifest than in its interest in the sustentation of the officers of its higher schools. The system is at once local and imperial, or at least territorial. It began in its local relationships as early as the last years of the seventeenth century, and in the more recent times it has been made the subject of important changes. As early as 1688, at the royal university of Marburg, the rector, the deans and the professors established a so-called Widows' Fund. Of this fund every new professor was obliged to become a member. In 1736, and in 1856, the original statutes were amended. The annual membership fee was thirty-six marks, and to this membership fee were added shares of certain other fees paid to the professors. The pension of a widow in the year 1888 was, for each year, six hundred marks. In case of her remarriage, the fund was transferred to the children. Orphans received the same amount as the widow received.

The practice which thus began in Germany near the close of the seventeenth century has, in the more than two hundred years, passed through a great variety of changes in both principle and administration. At the present time, in all the universities, a system, large and exact, of definite rules and procedure, has come to obtain. Among the more important of these rules, as they touch the nine Prussian universities, are:

"If a teacher retire after completing the tenth year of service, but before completing the eleventh, the pension amounts to fifteen-sixtieths of the income which he received, and is increased one-sixtieth each year. But the whole pension is never to exceed forty-five sixtieths.

"The pension of a widow shall consist of forty per cent. of the pension to which her husband was entitled, or would have been entitled if he had retired at the time of his death. The pension of no widow, however, is, as a rule, to exceed two thousand marks.

"The pension of a child whose mother is still living is one-fifth of the pension of the mother, and the pension of a child whose mother, as well as whose father, is living, is one-third of what the mother's pension would have been.

"These pensions are paid monthly, each month in advance. They can neither be mortgaged nor transferred."

The laws concerning pension conditions at the University of Giessen are not dissimilar. The official statement is:

"If an official shall be retired after completing the fifth year of service, he shall receive as retirement salary (pension) forty per cent. of his salary. For each additional completed year of service, from the

sixth to the tenth year of service, there shall be added two per cent.; from the eleventh to the thirtieth, one and one-half per cent., and from the thirty-first to the fortieth year of service one per cent.

“Whoever shall be retired after completing the fiftieth year of service shall receive the full amount of his salary as pension.”

But such methods offer little aid beyond general suggestiveness to the Trustees of the Carnegie Foundation. Neither will these Trustees find themselves better off when they turn to the history of the sustentation or similar funds established by the churches of the founder's native country. These funds, like the funds for the same scholastic or professional purpose which have been established by the American churches, are the result, usually, of a vast number of small contributions. Their income is distributed to disabled clergymen, or to their families. The appropriations are as a rule made by a central board, and the amount distributed to each beneficiary is determined, usually, by the need. The pension funds, too, which certain cities give to certain of their employees, as policemen or firemen, will likewise offer little help in the administration of the Carnegie income. Even the pension funds for teachers, which a few cities such as Rochester and a few States such as Pennsylvania, have been seeking to establish, are so recent in their origin and of a tenure so uncertain, by reason of legal or other questioning, that slight will be the aid to be thus derived. It is, however, worth while to give a summary of the proposed law of Pennsylvania:

“It provides that any public-school teacher, who has taught for thirty consecutive years within the State, shall be retired upon reaching the age of sixty years, upon a pension equal to one-half the salary received by such teacher during the last year of his or her actual teaching. Provision is made that, where a teacher desires to retire before reaching the age of sixty, or it is desirable to retire such teacher, the State superintendent shall appoint one school director, one public-school teacher and one physician to make investigation of the case. If this commission reports in favor of retiring the teacher, the State superintendent shall act accordingly and place the teacher upon the pension-roll. In case any teacher is re-employed after the pension is granted, the pension ceases and only becomes operative again when the teacher ceases active work. All pensions are to be paid out of the State Treasury upon warrants drawn by the State Treasurer.”

But the Trustees will be able to turn for assistance to several colleges which have already introduced a pension system. The method that obtains at our oldest college reminds one somewhat

of the systematic rules which have long been applied in the German universities. Among the Harvard rules are:

“ 1. Any person in the service of the University and sixty years of age, who has held an office of the grade of an assistant professorship, or of a higher grade, for twenty years, shall be entitled to a retiring allowance of twenty-sixtieths of his last annual salary in activity, and to an additional allowance of one-sixtieth of his last annual salary for each year of service in addition to twenty; but no retiring allowance shall exceed forty-sixtieths of the last annual salary in full activity. In counting years of additional service, years of continuous service as member of a Faculty with the title of tutor, instructor, or lecturer, or as assistant in a scientific establishment on an appointment not annual, may be added, at the discretion of the President and Fellows, to the years of service as assistant professor or in a higher grade.

“ 2. No person under sixty years of age shall be entitled to a retiring allowance; but the President and Fellows may at their discretion pay to any person who, while in the service of the University, has become incapable of discharging his duties by reason of permanent infirmity of mind or body, or has resigned, before the age of sixty, an allowance not exceeding that which he would be entitled to receive under Rule 1, if he had reached the age of sixty.

“ 3. No person who has been in the service of the University less than twenty years as assistant professor or at a higher grade shall be entitled to a retiring allowance; but in computing the retiring allowance of a person who entered the service of the University, as a professor or at an equal grade, at an unusually advanced age, the President and Fellows may, at their discretion, add a number of years, not exceeding ten, to his actual years of service; and such a person may be granted a retiring allowance as soon as his total service, including the constructive addition, reaches twenty years.”

The most impressive features of the Harvard method are, simply, that a pension is based upon the length of service, and that the incumbent has the right to avail himself of its advantages at the age of sixty. The system at Columbia University provides that an officer who has held an office higher than the office of assistant professor for fifteen years, and who is sixty-five years old, or over, may be retired upon an allowance of one-half of his last annual salary. Yale University offers a pension to an assistant professor, or a full professor, who has reached the age of sixty-five and has served the university for twenty-five years or more. Upon his own request, at the age of sixty-five, he may retire with an allowance equal to one-half his last annual salary. This act, which was passed in 1896, was amended two years ago, so that it obliges the retirement of all teachers at the age of sixty-eight,

except in certain cases in which, by formal vote, a different result may be directed. In Cornell University, and also in the University of Toronto, there prevails a system unlike that obtaining in Harvard, Columbia, or Yale. It represents a compulsory contribution, made on the part of a professor, in order to constitute a retiring fund. A professor of Toronto receiving one thousand dollars, contributes five per cent. of his salary to this fund. The rate upon a salary from one thousand to eighteen hundred dollars is seven and one-half per cent.; upon a salary between eighteen hundred and twenty-five hundred dollars, ten per cent.; upon a salary between twenty-five hundred and thirty-two hundred, fifteen per cent., and upon a salary of over thirty-two hundred dollars, twenty per cent. The laying of this tax, it should be said, caused a certain increase in the stipends of teachers. The rules of Toronto contain no intimation of the age of either a voluntary or compulsory withdrawal.

The pension fund of Cornell was established by a gift of \$150,000 made two years ago by a friend of the University, whose name is withheld. This amount of money, it is supposed, will amount to \$250,000 in the year 1914. This sum is regarded as the "inviolable capital of the Professorial Pension Fund." No draft is to be made upon this fund until the year 1914. In addition to this fund, contributions are made on the part of professors, which, it is supposed, will provide for one-fourth of the pension to be ultimately received. The contributions made by the professors are tabulated as follows:

Age of Profess- ors at Ap- pointment.	No. of Annual Payments by Professors.	Annual Payment.	Age of Profess- ors at Ap- pointment.	No. of Annual Payments by Professors	Annual Payment.
30	40	\$33	45	25	\$71
31	39	34	46	24	75
32	38	36	47	23	80
33	37	38	48	22	85
34	36	40	49	21	91
35	35	42	50	20	97
36	34	44	51	19	104
37	33	46	52	18	112
38	32	48	53	17	121
39	31	51	54	16	131
40	30	53	55	15	142
41	29	56	56	14	155
42	28	59	57	13	170
43	27	63	58	12	187
44	26	67	59	11	208

The whole amount of a pension to each professor is to be fifteen hundred dollars a year. It takes effect at the age of seventy. In

case of resignation, removal or death, before reaching the age of seventy, contributions which have been paid to the fund by a professor are to be repaid to him, or to his estate, interest being allowed at the rate of three per cent., compounded semiannually.

Mr. Carnegie has, in this instance, as is his custom in making his benefactions, seen fit to commit the administration of this fund to the Board, unencumbered by many rules. He prefers to trust the men of to-day, and their successors in the endless generations, to administer this fund under the guidance of principles, rather than to lay upon them specific requirements arising out of his own will. He is wise. The history of the beneficiary funds of England since the time of Elizabeth proves that rules become, through the change of social, civil and industrial conditions, inapplicable. But the history also proves that wise men and true are to be found in every generation in the community qualified to administer beneficiary trusts in at least the spirit of their foundation. Men are better than laws, even than constitutions.

But in the administration of the present Foundation, there are two elements which it may be somewhat difficult properly either to interpret or to apply. One of these will occasion difficulty much less serious than the other. The purpose of not offering aid to the members of the Faculties of the various State Universities will be easily understood. The Founder believes that the State should care for those who teach in its chief organized school. Of course, he is right. The State is able to care for its officers, and ultimately it will care well for those who have served it long and usefully in most important and underpaid positions.

But difficulty will emerge in deciding how far forth aid should be given to members of the faculty of what are called "denominational," or "sectarian" institutions. Religion, interpreted in its broadest element as the relation held by a person to a Supreme Power, must necessarily be a concern of the college. It represents a philosophical question which cannot be avoided. Most colleges, too, are what are called "denominational." Religion in the United States is usually understood to be the Christian religion. The Christian religion has organized itself into churches,—churches Roman Catholic and churches Protestant. The churches Protestant have in turn organized themselves into denominational churches. Denominations are, in certain cases, loosely organized, like the various branches of the Congregational Church. In some

cases, these churches are more or less stiffly organized, like the Protestant Episcopal, or the Presbyterian. Each of these bodies has colleges, and these colleges hold a close relation to these separate denominations which are their founders or sponsors. It is sometimes said that a college is denominational but not sectarian. Herein is a difference in terms, but the difference may not be so significant as those who use these terms are apt to emphasize. In fact, I do not know of any college which would care to call itself "sectarian." Yet, many colleges do call themselves "denominational." Behind all the discussion of the difference, if there be a difference, in meaning between the two terms, lies the general feeling that a denomination represents the general deposit of Christian truth, and that a sectarian body represents a special and peculiar emphasis laid upon a single truth. The name of Baptist would seem to indicate that that church might be a sect, yet members of that church would be prompt to declare that such an interpretation is logically false, historically unsound, ecclesiastically ungracious. Members of the Protestant Episcopal Church would be the last to call themselves a "sect." Bishop Dudley used to tell with glee the story of one of his fellow Kentuckians who remarked that the Bishop had come into the mountains to found "a new sect." No, the current distinction in feeling and in speech which is made between a sect and a denomination is not so significant as it sometimes is intimated. No Protestant college known to me requires that each of its professors shall be a member of the certain church which it is supposed to serve. No college known to me declines to admit students who are members of other communions than that which the college represents. In fact, most denominational colleges are only too willing to get hold of adherents of other faiths. For, is not each church college a missionary? Indeed, many colleges which are called denominational declare that they are denominational only in the sense that they represent a force which the whole denomination desires to offer to humanity for its enlightenment and improvement.

In fact, the question which the Trustees of the Carnegie Foundation will be obliged to consider will be a complex one. It will have relation to the accent which a college puts upon religion, in comparison with the emphasis which it lays on scholarship. It will have relation to the comparative emphasis which the college

puts on the great, comprehensive Christian truths, and to the emphasis which it puts upon certain expressions or formulas of these truths. Questions of emphasis are hard to interpret and to determine. For some would say that Christian doctrine is only dogma writ large, and others would affirm that dogma is only doctrine writ clear. The emphasis, too, placed upon Christian teaching and practice in the class-room is of more vital consequence than formal statements found in academic constitutions and by-laws. The emphasis, also, placed by the student body, in its informal gatherings, upon Christian teaching and practice has quite as much to do with academic atmospheres as formal or informal statements made on the part of officers.

It may be said in passing that already one good effect of the intimation of a purpose to grant no aid to a certain type of the denominational college is emerging. Certain colleges which have been open to the charge of being narrow in their religious beliefs or practices, are already adopting measures to rid themselves of the basis of such a charge. For practically all American colleges seem eager to avail themselves of the benefits of this great beneficence. They are determined that no condition which they can properly remove shall prevent their being regarded as on the list of beneficiaries.

Besides the large religious and ecclesiastical questions, two problems at once emerge. One of these problems relates to the administration of the Foundation either as a system or on the basis of individual need. Should the amount of appropriations be based on such considerations as the length of professional service, age of the beneficiary, amount of salary received, or should it be based on the simple need of the beneficiary? The former method obtains in Germany. It also obtains in some of our own American institutions. It is a method easier to administer. It is certain and fixed. An applicant can readily determine what he should and will receive, in case he receive anything. But the method based on the character and the need of the proposed beneficiary, though harder to administer and subject to the peril of injustice, is more readily adjusted to human and humane conditions. Systems are good or bad, but individuality of treatment may be, and should always be, best. For securing such sound interpretation and advantageous application, qualities of the highest wisdom will be required.

A further question is allied to the problem of method. It is the question of the standard of professional efficiency, or of personal desire, which should entitle a professor to become a petitioner for this bounty. But this question is one which need not belong to the whole body of Trustees, but should be answered by the Trustees of the individual institution to which a petitioner belongs. Intimations are emerging that the Trustees of this Foundation will not receive applications from individuals, but only from the official boards of the colleges in behalf of their own individual teachers. Through such a method, the Carnegie Board will relieve itself of a vast number of applications with which it would be difficult to deal fairly. They will thus place the responsibility of petitions upon those who are able to bear it with justice, kindness and efficiency.

This great and unique Foundation bears a special message to two classes. First, it bears a message to the Trustees of American colleges. It is the message that this beneficence shall not be suffered to interfere with the still further progress of the increase in the salaries of college teachers. These salaries are increasing, but the increase is slow and the resulting amount is not adequate. College Trustees should not, and will not, unload their own duties of making proper compensation to the members of their faculties upon the Trustees of the Carnegie Foundation. This great gift also bears a message of invitation to young men who are making the great choice of a life's calling. To enter the noble vocation of the teacher in an American college, young men of virile and vigorous stuff do not like to think of themselves as pensioners. This Foundation does not oblige them thus to think. It cannot fail to render more attractive to the ablest men and best a calling which has, in recent years, been in peril of failing to summon the worthiest.

CHARLES F. THWING.